

000437

SCANNED

POSTED  
DEC 11 2025  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

25-05062  
623 SIRIUS DR, WAXAHACHIE, TX 75165

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property: The Property to be sold is described as follows:  
Lot 16, Block K, The Sunrise at Garden Valley, Phase 1, an addition to the City of Waxahachie, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet L, Slide 300, Map and/or Plat Records, Ellis County, Texas.
- Security Instrument: Deed of Trust dated September 30, 2022 and recorded on October 6, 2022 at Instrument Number 2239056 in the real property records of ELLIS County, Texas, which contains a power of sale.
- Sale Information: March 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by QUANTAE THOMAS secures the repayment of a Note dated September 30, 2022 in the amount of \$458,689.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



4860469

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

*Donna Stockman*

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders,  
Angie Uselton, Misty McMillan, Kristopher Holub,  
Tonya Washington, Tionna Hadnot, Conrad Wallace,  
Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa  
Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller,  
Douglas Rodgers||Jeff Benton, Brandy Bacon, Brenda  
Wiggs, David Stockman, Guy Wiggs, Donna  
Stockman, Janet Pinder, Brandy Bacon, Michelle  
Schwartz, Jamic Dworsky, Angela brown, Agency  
Sales and Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 11 day of  
Dec, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the  
requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

000454

SCANNED

POSTED

DEC 16 2025

COUNTY CLERK  
ELLIS COUNTY, TEXAS

**NOTICE OF FORECLOSURE SALE**

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 18, BLOCK 7, LAWSON FARMS, PHASE ONE, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET G, SLIDE 388, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 11/23/2021 and recorded in Document 2151897 real property records of Ellis County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 03/03/2026

Time: 10:00 AM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. *Obligations Secured.* The Deed of Trust executed by BRANDON CHAPA AND HOMERO CHAPA, provides that it secures the payment of the indebtedness in the original principal amount of \$363,298.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Click n' Close, Inc. is the current mortgagee of the note and deed of trust and CLICK N CLOSE, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Click n' Close, Inc. c/o CLICK N CLOSE, INC., PO Box 2229, Addison, TX 75001 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12/16/2025 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

000456  
NOTICE OF SUBSTITUTE TRUSTEE SALE

SCANNED

POSTED  
DEC 18 2025

<b>Deed of Trust Date:</b> 7/25/2019	<b>Grantor(s)/Mortgagor(s):</b> JAVOR MCCOY AND LATOYA MCCOY AND WIFE <span style="font-size: small; color: red;">COUNTY: GARLAND AND ELLIS COUNTY TEXAS</span>
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> Volume: N/A Page: N/A Instrument No: 1921389	<b>Property County:</b> ELLIS
<b>Mortgage Servicer:</b> LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, VA 23452
<b>Date of Sale:</b> 3/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING LOT 5, IN BLOCK 5, OF SPRING CREEK - PHASE 1, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET H, SLIDES 12 AND 13, PLAT RECORDS, ELLIS COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 12/16/2025



Thuy Frazier, Attorney  
 McCarthy & Holthus, LLP  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
 Attorneys for LoanCare, LLC

Dated: 12/18/25

Donna Stockman

Printed Name



Substitute Trustee  
 c/o Auction.com  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
<https://sales.mccarthymcclintock.com/>

**MH File Number:** TX-24-104985-POS  
**Loan Type:** FHA

000458

SCANNED

POSTED  
DEC 30 2025  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

00000010684181

983 E HIGHLAND ROAD  
OAK LEAF, TX 75154

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

1. **Date, Time, and Place of Sale.**

Date: March 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 02, 2019 and recorded in Document INSTRUMENT NO. 1930005; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO(S). 2242071, 2317345, 2406260, 2427599, AND 2520133 real property records of ELLIS County, Texas, with CHARLES E GENTRY, JR, UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CHARLES E GENTRY, JR, UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$328,932.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Ryan Bourgeois

**Certificate of Posting**

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12-30-25 I filed at the office of the ELLIS County Clerk and caused to be posted at the ELLIS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 12-30-25

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ELLIS

**EXHIBIT "A"**

TRACT ONE:

SITUATED IN THE ISAAC HURST SURVEY, ABSTRACT NO. 457, ELLIS COUNTY, TEXAS, AND BEING A PART OF A 70.84 ACRE TRACT CONVEYED TO H.J. LOHRMAN AND WIFE, RUTH LOHRMAN AS DESCRIBED BY DEED RECORDED IN VOLUME 636, PAGE 967, DEED RECORDS, ELLIS COUNTY, TEXAS AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND ON THE WEST LINE OF 70.84 ACRE TRACT THAT IS NORTH 1 DEGREE 37 MINUTES EAST, 60 FEET FROM ITS SOUTHWEST CORNER:

THENCE NORTH 01 DEGREES 50 MINUTES 14 SECONDS EAST, (DEED, NORTH 01°37' EAST) ALONG SAID WEST LINE, 325 FEET TO A 1/2" IRON ROD FOUND FOR CORNER:

THENCE NORTH 89 DEGREES 57 MINUTES 52 SECONDS EAST, (DEED, EAST) PARARREL TO THE SOUTH LINE OF SAID 70.84 ACRE TRACT A DISTANCE OF 270 FEET TO A 1/2" IRON ROD FOUND FOR CORNER:

THENCE SOUTH 01 DEGREES 50 MINUTES 14 SECONDS WEST, (DEED, SOUTH 01°37' W) 325 FEET TO A 1/2" IRON ROD FOUND FOR CORNER:

THENCE SOUTH 89 DEGREES 57 MINUTES 52 SECONDS WEST, (DEED, WEST) PARALLEL TO AND 60 FEET NORTH OF THE SOUTH LINE OF SAID 70.84 ACRE TRACT, A DISTANCE OF 270 FEET TO THE PLACE OF BEGINNING AND CONTAINING 2.0 ACRES OF LAND.

TRACT TWO: EASTMENT ESTATE:

INGRESS/EGRESS EASEMENT CREATED BY INSTRUMENT DATED JUNE 27, 2003, AND RECORDED IN VOLUME 1952, PAGE 2123, OF THE OFFICIAL PUBLIC RECORDS OF ELLIS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT FOR CORNER IN E. HIGHLAND ROAD AT THE SOUTHWEST CORNER OF A 70.84 ACRE TRACT CONVEYED TO H.J. LOHRMAN AND WIFE RUTH LOHRMAN, AS RECORDED IN VOLUME 636, PAGE 967, DEED RECORDS OF ELLIS COUNTY, TEXAS:

THENCE NORTH 01 DEGREES 50 MINUTES 14 SECONDS EAST, ALONG THE WEST LINE OF SAID 70.84 ACRE TRACT, 60 FEET TO A 1/2" IRON ROD FOUND FOR CORNER:

THENCE NORTH 89 DEGREES 57 MINUTES 52 SECONDS EAST, 270 FEET TO A 1/2" IRON ROD FOUND FOR CORNER:

THENCE SOUTH 01 DEGREES 50 MINUTES 14 SECONDS WEST, 60 FEET TO A POINT FOR CORNER ON THE SOUTH LINE OF SAID 70.84 ACRE TRACT:

THENCE SOUTH 89 DEGREES 52 MINUTES 52 SECONDS WEST, 270 FEET TO THE PLACE OF BEGINNING.

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SCANNED

POSTED

DEC 31 2025

COUNTY CLERK  
ELLIS COUNTY, TEXAS

25-05809  
5614 LOG CABIN CT, MIDLOTHIAN, TX 76065

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property: The Property to be sold is described as follows:
- LOT 58, BLOCK L, OF DOVE CREEK PHASE TWO, A SUBDIVISION IN THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN VOLUME L, PAGES 138-140 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS AND AS DOCUMENT NO. 2120350 OF THE OFFICIAL PUBLIC RECORDS OF ELLIS COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated January 19, 2022 and recorded on January 20, 2022 at Instrument Number 2202499 in the real property records of ELLIS County, Texas, which contains a power of sale.
- Sale Information: March 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by BREANNA NICOLE SCOTT AND MICAH COLIN SCOTT secures the repayment of a Note dated January 19, 2022 in the amount of \$388,563.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



4862168

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

*Donna Stockman*

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders,  
Angie Uselton, Misty McMillan, Kristopher Holub,  
Tonya Washington, Tionna Hadnot, Conrad Wallace,  
Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa  
Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller,  
Douglas Rodgers||Jeff Benton, Brandy Bacon, Brenda  
Wiggs, David Stockman, Guy Wiggs, Donna  
Stockman, Janet Pinder, Brandy Bacon, Michelle  
Schwartz, Jamie Dworsky, Angela Brown, Leslie  
Shuler, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 31<sup>th</sup> day of December, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-37900

000004

SCANNED

POSTED  
JAN 08 2026  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 4/26/2024, Derek Ugwummadu Ottih, an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highland Homeloans, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$564,093.00, payable to the order of Highland Homeloans, LLC, which Deed of Trust is Recorded on 4/26/2024 as Volume 2412717, Book, Page, in Ellis County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 25, Block H, the Sunrise at Garden Valley, Phase 1, an addition to the City of Waxahachie, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet L, Slide 300, map and/or plat records, Ellis County, Texas.**

Commonly known as: **194 MORNING LIGHT LN WAXAHACHIE, TX 75165**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Brandy Bacon, Angela Cooper, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs**, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **3/3/2026 at 1:00 PM**, or no later than three (3) hours after such time, in **Ellis County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**



4861318

**NOTICE IS FURTHER GIVEN** that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

WITNESS, my hand this 12/18/2025

WITNESS, my hand this 01/08/2026

*Kavonnah Dobson*

By: Kavonnah Dobson, Sr. Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Stockman*

By: Substitute Trustee(s)  
Jeff Benton, Michelle Schwartz, Guy Wiggs,  
Donna Stockman, David Stockman, Russell  
Stockman, Janet Pinder, Jack Beckman, Jamie  
Dworsky, Brandy Bacon, Angela Cooper, Brian  
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs

,Auction.com, LLC, Agency Sales and Posting  
LLC, Xome Inc., Tejas Corporate Services LLC,  
Dustin George  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

POSTED

JAN 13 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

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SCANNED

## NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 6 IN BLOCK J, OF THE WOODS OF RED OAK - PHASE 2, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT RECORDED IN CABINET J, PAGE 570 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/31/2020 and recorded in Document 2033244 real property records of Ellis County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 03/03/2026

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by RASHIDA MINGO, provides that it secures the payment of the indebtedness in the original principal amount of \$401,934.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Everett Financial dba Supreme Lending is the current mortgagee of the note and deed of trust and SUPREME LENDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Everett Financial dba Supreme Lending c/o SUPREME LENDING, 14801 Quorum Drive, Suite 300, Dallas, TX 75254 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 01/13/2026 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

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SCANNED

POSTED

JAN 15 2026

COURT CLERK  
ELLIS COUNTY, TEXAS

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE  
SERVICING (ALW)  
COLE, JO  
307 HONEYSUCKLE COURT, RED OAK, TX 75154

CONVENTIONAL

Firm File Number: 25-042997

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on September 28, 2006, JERRE WREN COLE AND JO ANN COLE, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to RANDALL C. PRESENT, as Trustee, the Real Estate hereinafter described, to DHI MORTGAGE COMPANY LTD in payment of a debt therein described. The Deed of Trust was filed in the real property records of ELLIS COUNTY, TX and is recorded under Clerk's File/Instrument Number 0630910 Volume 2258, Page 1441, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness:

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust: and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, March 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in ELLIS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Ellis, State of Texas:

LOT 28, BLOCK A, HICKORY CREEK ESTATES, PHASE I, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET H, SLIDE 130/132, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Property Address: 307 HONEYSUCKLE COURT  
RED OAK, TX 75154  
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING  
Mortgagee: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUST 2007-1, ASSET-BACKED CERTIFICATES, SERIES 2007-1  
601 OFFICE CENTER DRIVE  
SUITE 100  
FORT WASHINGTON, PA 19034

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER**

SUBSTITUTE TRUSTEE  
Auction.com LLC  
1 Mauchly  
Irvine, CA 92618

WITNESS MY HAND this day January 13, 2026.



By: \_\_\_\_\_  
Grant Tabor  
Texas Bar No. 24027905

gtabor@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Wells Fargo Bank, National Association as  
Trustee for Option One Mortgage Loan Trust 2007-1,  
Asset-Backed Certificates, Series 2007-1

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.**

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SCANNED

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**POSTED**

Date: January 14, 2026

JAN 14 2026

**Deed of Trust**

Date: August 17, 2023

Grantor: King Wheel & Tire-Red Oak, LLC, a Texas limited liability company

Grantor's County: Ellis County, Texas

Trustee: Christopher R.J. Hillis, Esq.

Beneficiary: Carl Meredith

County Where Property is Located: Ellis County, Texas

Recording Information: Recorded under Instrument No. 2324452, Ellis County Official Public Records

**Property:**

**Part A:**

All that certain lot, tract or parcel of land being 1.101 acres, B. E. Frazier Survey, A-371, Ellis County, Texas, more particularly described in Exhibit A attached hereto and made a part hereof for all purposes.

**Part B:**

All personal property located in or on and used in the enjoyment of the Property above described.

COUNTY CLERK  
ELLIS COUNTY, TEXAS

**Note**

Date: August 17, 2023

Amount: \$1,200,000.00

Debtor: King Wheel & Tire-Red Oak, LLC, a Texas limited liability company

Holder: Carl Meredith

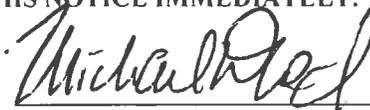
Date of Sale of Property (first Tuesday of month): March 3, 2026

Earliest Time of Day at which Sale will Occur: 10:00 a.m.

Place of Sale of Property (including county): The Southeast porch of the Ellis County Courthouse in the City of Waxahachie, Ellis County, Texas or at such place designated as the area where foreclosure sales are to take place by the County Commissioners of Ellis County, Texas.

Because of default in performance of the obligations of the Deed of Trust, the Substitute Trustee will sell the property "as is" by public auction to the highest bidder for cash at the place and date specified. The net proceeds of the sale shall be applied to the balance owed on the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



Michael W. McDonald, Substitute Trustee

EXHIBIT "A"  
LEGAL DESCRIPTION

BEING A TRACT OF LAND SITUATED IN THE B.E. FRAZIER SURVEY, ABSTRACT NO. 371, ELLIS COUNTY, TEXAS AND BEING ALL OF THOSE TRACTS OF LAND DESCRIBED IN DEEDS TO CARL W. MEREDITH, RECORDED IN VOLUME 1113, PAGE 616, VOLUME 1400, PAGE 766 AND DESCRIBED AS TRACTS 1 AND TWO IN VOLUME 1078, PAGE 126, OF THE OFFICIAL PUBLIC RECORDS OF ELLIS COUNTY, TEXAS (OPRECT) AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND FOR THE NORTHWEST CORNER OF SAID MEREDITH TRACT, THE COMMON SOUTHWEST CORNER OF LOT 1, BLOCK 1, OF NAIL BUSINESS PARK NO. 2, RECORDED IN CABINET E, SLIDE 111, OPRECT, AND IN THE EAST RIGHT OF-WAY (ROW) LINE OF F.M. HIGHWAY NO. 342 (A VARIABLE WIDTH ROW). FROM WHICH A 1/2" IRON ROD FOUND. BEARS N 27° 14' 06" E. A DISTANCE OF 64.22 FEET;

THENCE N 88° 25' 45" E, ALONG THE NORTH LINE OF SAID MEREDITH TRACT, THE COMMON SOUTH LINE OF SAID LOT 1 AND A COMMON SOUTH LINE OF A TRACT OF LAND DESCRIBED IN DEED TO 8TH ELLIS PARTNERS, RECORDED IN INSTRUMENT NO. 2000569, OPRECT A DISTANCE OF 478.16 FEET TO A 5/8" IRON ROD WITH CAP STAMPED "TXRCS" SET FOR THE NORTHEAST CORNER OF SAID MEREDITH TRACT AND THE COMMON INTERIOR ELL CORNER OF SAID 8TH TRACT:

THENCE S 01° 34' 55" E, ALONG THE EAST LINE OF SAID MEREDITH TRACT AND A COMMON WEST LINE OF SAID 8TH TRACT, A DISTANCE OF 94.99 FEET TO A 5/8" IRON ROD WITH CAP STAMPED "TXRCS" SET FOR THE SOUTHEAST CORNER OF SAID MEREDITH TRACT AND THE COMMON NORTHEAST CORNER OF LOT 2, OF NAIL BUSINESS PARK, RECORDED IN CABINET C, SLIDE 508, OPRECT, FROM WHICH A 5/8" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID LOT 2, BEARS S 01° 34' 56" E, A DISTANCE OF 119.98 FEET.

THENCE S 88° 25' 36" W, ALONG THE SOUTH LINE OF SAID MEREDITH TRACT AND THE COMMON NORTH LINE OF SAID LOT 2, A DISTANCE OF 531.24 FEET TO A 1/2" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID MEREDITH TRACT, THE COMMON NORTHWEST CORNER OF SAID LOT 2 AND IN THE EAST ROW LINE OF SAID F.M. HIGHWAY NO. 342, FROM WHICH A 5/8" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID LOT 2 BEARS S 27° 15' 59" W, A DISTANCE OF 136.59 FEET:

THENCE N 27° 36' 42" E, ALONG THE WEST LINE OF SAID MEREDITH TRACT AND THE COMMON EAST ROW LINE OF SAID F.M. HIGHWAY NO. 342, A DISTANCE OF 108.83 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.101 ACRES OF LAND MORE OR LESS.

EXHIBIT A, solo page

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SCANNED

POSTED

JAN 22 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19388-TX

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.**

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: 3/3/2026  
Time: **The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.  
Place: Ellis County Courthouse, Texas, at the following location: 109 South Jackson Street, Waxahachie, TX 75165 THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

LOT 7, BLOCK 4, OF III CARDINAL ADDITION, PHASE ONE, AN ADDITION TO THE CITY OF ENNIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET J, PAGES 170-171 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Commonly known as: 1603 BLUE JAY DRIVE ENNIS, TX 75119

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 3/27/2023 and recorded in the office of the County Clerk of Ellis County, Texas, recorded on 4/3/2023 under County Clerk's File No 2309011, in Book -- and Page -- of the Real Property Records of Ellis County, Texas.

Grantor(s): KRYSTAL RICHARDSON, AN UNMARRIED WOMAN, AND JABARION BROWN, AN UNMARRIED MAN  
Original Trustee: Gregory S. Graham  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation  
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2025-19388-TX

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$274,928.00, executed by KRYSTAL RICHARDSON, AN UNMARRIED WOMAN, AND JABARION BROWN, AN UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

T.S. #: 2025-19388-TX

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 01/22/2026

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

*Donna Stockman*

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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

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SCANNED

POSTED

JAN 21 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DATE, TIME, PLACE OF SALE:

**Date:** Tuesday, the 3rd day of March, 2026  
**Time:** 10:00 AM or not later than three hours after that time  
**Place:** AT "The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Ellis County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

**Date:** March 19, 2018  
**Grantor(s):** ESSIE M. MAXWELL, A SINGLE WOMAN  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Skyline Financial Corp., its successors and assigns  
**Original Principal:** \$280,441.00  
**Recording Information:** Deed Inst.# 1808008,  
**Current Mortgagee/Beneficiary:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$280,441.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

**Property County:** Ellis  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 126 Sweet Gum Street, Red Oak, TX 75154  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** Rocket Mortgage, LLC  
**Mortgage Servicer Address:** 1050 Woodward Avenue Detroit, MI 48226

File No.: 25-03237TX

**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans

Inc.

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX, 75038

under penalty perjury that 01/22/2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Ellis

County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners.

**Return to:** McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

File No.: 25-03237TX

EXHIBIT "A"

Lot 25, Block E, HICKORY CREEK, PHASE 3, an addition to the City of Red Oak, Ellis County, Texas, according to Plat recorded in Cabinet J, Page 23, Plat Records, Ellis County, Texas.

File No.: 25-03237TX

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SCANNED

POSTED

JAN 22 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DATE, TIME, PLACE OF SALE:

**Date:** Tuesday, the 3rd day of March, 2026  
**Time:** 1pm or not later than three hours after that time  
**Place:** AT "The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Ellis County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

**Date:** October 30, 2018  
**Grantor(s):** Christopher G Nutt and wife, Laura L Nutt  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Affiliated Bank, N.A., its successors and assigns  
**Original Principal:** \$115,862.00  
**Recording Information:** Deed Inst.# 1831714,  
**Current Mortgagee/Beneficiary:** Nationstar Mortgage LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$115,862.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

**Property County:** Ellis  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 738 Bunk House Dr, Venus, TX 76084  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd Coppell, TX 75019

File No.: 25-03094TX

**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

*/s/ Coury Jacocks*  
Coury Jacocks - Bar #: 24014306  
Attorney for Nationstar Mortgage LLC  
Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 469-6670 Fax

**DOCUMENT PREPARED BY:**

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038 I declare

under penalty perjury that 01/22/2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Ellis

County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners.

**Return to:** McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Lot 22, Ranchview Estates, Phase 2, an addition in Ellis County, Texas, according to the plat thereof recorded in Cabinet C, Slide 567, Plat Records, Ellis County, Texas.

Together with the Manufactured Home described as follows:

Make:

MODEL: Benchmark

Year: 1996

Serial Number(s): AH02961590A/AH02961590b

Width: 28 X Length: 52

which currently has the address of 738 Bunk House Dr, Venus, Texas 76084

File No.: 25-03094TX

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000025

SCANNED

POSTED

JAN 12 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

24TX577-0094  
488 HAVEN RD, WAXAHACHIE, TX 75165

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### NOTICE OF FORECLOSURE SALE

- Property: The Property to be sold is described as follows:
- LOT 4, BLOCK 40, THE HAVEN, PHASE TWO, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET L, SLIDE(S) 197, MAP AND/OR PLAT RECORDS, ELLIS COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated July 29, 2022 and recorded on August 1, 2022 as Instrument Number 2230691 in the real property records of ELLIS County, Texas, which contains a power of sale. Deed of Trust re-recorded on August 1, 2022 as Instrument Number 2230699.
- Sale Information: March 03, 2026, at 10:00 AM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by DOROTHEA M DAVIS AND ALONZO M WATSON SR secures the repayment of a Note dated July 29, 2022 in the amount of \$461,251.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o Lakeview Loan Servicing, LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, is the current mortgagee of the Deed of Trust and Note and Lakeview Loan Servicing, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.
-

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Russell Stockman, Jack Beckman, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, Dustin George

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



---

Miller, George & Suggs, PLLC  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



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Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Russell Stockman, Jack Beckman, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 22 day of January, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

000026

SCANNED

POSTED

JAN 27 2026

COURT CLERK  
ELLIS COUNTY, TEXAS

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

**DEED OF TRUST INFORMATION:**

**Date:** 08/08/2019  
**Grantor(s):** WILLIAM BOOKER, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
  
**Original Principal:** \$234,671.00  
**Recording Information:** Instrument 1925658  
**Property County:** Ellis  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 219 ANTHONY LANE, RED OAK, TX 75154

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of March, 2026  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 01/22/2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

By: Donna Stockman

#### Exhibit "A"

BEING LOT 15, BLOCK D, OF EASTRIDGE SOUTH PHASE II, AN ADDITION TO ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET H, PAGE 766, OF THE PLAT RECORDS, ELLIS COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254



**NOTICE OF ASSESSMENT LIEN SALE**

**POSTED**

JAN 21 2026

COURT CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS           §  
  §  
COUNTY OF ELLIS       §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Oak Tree Estates, filed on May 14, 2004 as Instrument No. 0415313, in the Official Public Records of Ellis County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the “Declaration”). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, The Homeowners Association of Oak Tree Estates, Inc. on April 30,2024, March 27, 2024, and April 30, 2024, sent notice of default in payment of assessments to **MARK CAMRON DICKSON, a married person**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **MARK CAMRON DICKSON, a married person**, have continued to default in the payment of their indebtedness to The Homeowners Association of Oak Tree Estates, Inc. and the same is now wholly due, and The Homeowners Association of Oak Tree Estates, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to The Homeowners Association of Oak Tree Estates, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of March, 2026, between 10:00 a.m. and 4:00 p.m., The Homeowners Association of Oak Tree Estates, Inc. will sell the herein described real estate (including any improvements thereon) at public auction on the northeast side of the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, Ellis County, Texas, or as designated by the Ellis County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 12:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

SIGNED: January 22, 2026.

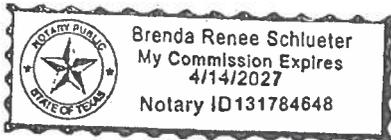
**THE HOMEOWNERS ASSOCIATION  
OF OAK TREE ESTATES, INC.**

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS       §  
                                  §  
COUNTY OF DALLAS   §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for The Homeowners Association of Oak Tree Estates, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on January 22, 2026.



*Brenda Renee Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

NOTICE OF ASSESSMENT LIEN SALE

Page 2

**EXHIBIT "A"**

**Lot 11, Block C, AMENDED PLAT OF OAK TREE ESTATES, an Addition to the City of Red Oak, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet G, Slide(s) 85, 86 and 87, and thereafter recorded in Cabinet G, Slide(s) 131, 132 and 133, Plat Records, Ellis County, Texas (the "Property").**

000029

SCANNED  
POSTED  
JAN 29 2026  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19410-TX

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: 3/3/2026  
Time: The earliest time the sale will begin is 1:00 PM, or within three (3) hours after that time.  
Place: Ellis County Courthouse, Texas, at the following location: 109 South Jackson Street, Waxahachie, TX 75165 THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Legal description attached as Exhibit A

Commonly known as: 1708 LYNDAL DR ENNIS, TX 75119

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 7/1/2022 and recorded in the office of the County Clerk of Ellis County, Texas, recorded on 7/5/2022 under County Clerk's File No 2227385, in Book -- and Page -- of the Real Property Records of Ellis County, Texas.

<b>Grantor(s):</b>	<b>Morgan Elizabeth Musteen Burge and Dillon Owen Burge, wife and husband</b>
<b>Original Trustee:</b>	<b>Lloyd Reiter</b>
<b>Substitute Trustee:</b>	<b>Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC</b>
<b>Original Mortgagee:</b>	<b>Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First State Bank, its successors and assigns</b>
<b>Current Mortgagee:</b>	<b>Freedom Mortgage Corporation</b>
<b>Mortgage Servicer:</b>	<b>Freedom Mortgage Corporation</b>

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

T.S. #: 2025-19410-TX

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Notice to Bidders** - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5).

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$270,019.00, executed by Morgan Elizabeth Musteen Burge and Dillon Owen Burge, wife and husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First State Bank, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-19410-TX

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 1/29/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

**BEING a 0.176 acre tract of land situated in the City of Ennis, Ellis County, Texas, and being a portion of Lots 6 and 7, Block 4 of Lyndale Addition Part 3, an addition to the City of Ennis, Ellis County, Texas, according to the Plat thereof recorded in Volume 2, Page 45, now known as Cabinet A, Slide 354 of the Map Records of Ellis County (M.R.E.C.T), and being that same tract of land described by deed to Elias Ruiz II and wife, Brenda Hernandez, as recorded in Volume 2098, Page 343, of the Deed Records of Ellis County, Texas (D.R.E.C.T.), and being more particularly described as follows:**

**BEGINNING at a 1/2 inch iron rod found for the westernmost corner of the herein described tract, same being the northwest line of said Lot 7, same being the northernmost corner of that certain tract of land described by deed to Brian Simon, Sr., as recorded in Volume 2381, Page 648, D.R.E.C.T., and being in the southeast line of Lyndale Drive (a 50 foot wide right-of-way);**

**THENCE North 39 degrees 56 minutes 38 seconds East, with the southeast line of said Lyndale Drive and along the northwest lines of Lots 7 and 6, a distance of 69.10 feet to a 3/4 inch iron pipe found for corner, same being the westernmost corner of that certain tract of land described by deed to Kimberly Kaye Smith, as recorded in Volume 2582, Page 2384, D.R.E.C.T.;**

**THENCE South 48 degrees 21 minutes 45 seconds East, with the southwest line of said Smith tract and traversing over and across said Lot 6, a distance of 121.46 feet to 3/4 inch iron pipe found for corner, same being in the northwest line of Lot 19, Block 4 of Lyndale Addition Part 2, an addition to the City of Ennis, Ellis County, Texas, according to the Plat thereof recorded in Cabinet A, Slide 344, M.R.E.C.T.;**

**THENCE South 43 degrees 59 minutes 00 seconds West (Basis of bearings per Plat recorded in Cab. A, Sl. 354), with the northwest line of said Lot 19 and with the southeast lines of said Lots 6 and 7, a distance of 59.53 feet to a 3/4 inch iron pipe found for corner, same being the easternmost corner of Simon tract;**

**THENCE North 53 degrees 02 minutes 54 seconds West, with the northeast line of said Simon tract and traversing over and across said Lot 7, a distance of 117.37 feet to the POINT OF BEGINNING and containing a total of 0.176 acres of land, more or less, and being subject to any and all easements that may affect.**

000030

SCANNED

POSTED

JAN 29 2026

## NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 4/5/2007	<b>Grantor(s)/Mortgagor(s):</b> DIANE M JACKSON AND DANIEL W SIMMONS, WEDAS AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MALB&T CO., FSB, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFC, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, N.A., as Trustee, successor by merger to LaSalle Bank National Association.
<b>Recorded in:</b> <b>Volume:</b> 02301 <b>Page:</b> 0128 <b>Instrument No:</b> 0710475	<b>Property County:</b> ELLIS
<b>Mortgage Servicer:</b> NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
<b>Date of Sale:</b> 3/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING KNOWN AND DESIGNATED AS LOT 2 BLOCK "F", OVILLA  
PARC, AN ADDITION TO THE CITY OF OVILLA, ELLIS COUNTY, TEXAS, ACCORDING TO THE REVISED PLAT THEREOF RECORDED IN CABINET  
G, SLIDE 218, PLAT RECORDS, ELLIS COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby  
remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan,  
Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna,  
Bruce Miller, Douglas Rodgers, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman,  
Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter  
exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said  
Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time  
stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of  
TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before  
bidding is opened for the first sale of the day held by Substitute Trustee.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY  
INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT  
OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE  
UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A  
MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF  
THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE  
SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 1/26/2026



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: 1/29/26

Donna Stockman

Printed Name



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

MH File Number: TX-22-94942-POS

Loan Type: Conventional Residential

000032

SCANNED

POSTED

JAN 29 2026

CLERK OF COURTS  
ELLIS COUNTY, TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

**Date:** 07/20/2018  
**Grantor(s):** JULIE A MCCROREY, AN UNMARRIED WOMAN, AND DEE M MCCROREY, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$202,268.00  
**Recording Information:** Instrument 1821243  
**Property County:** Ellis  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 206 S GAINES ST, ENNIS, TX 75119-4615

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

**Date of Sale:** Tuesday, the 3rd day of March, 2026  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees:

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1/29/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

By: Donna Stockman

#### Exhibit "A"

LOTS 3, 4, AND 5, BLOCK 201, THE ORIGINAL CITY OF ENNIS, AN ADDITION IN ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET A, SLIDE 197-198, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

000034

TS No.: 2025-01295-TX  
23-000368-673

POSTED  
JAN 29 2026  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

## Notice of [Substitute] Trustee Sale

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

### 1. Date, Time and Place of Sale.

**Date:** 03/03/2026

**Time:** The sale will begin at 01:00 PM or not later than three hours after that time

**Place:** Ellis County, Texas at the following location: **THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 114 HOLLIE DRIVE, RED OAK, TX 75154

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/27/2006 and recorded 05/03/2006 in Book 02215 Page 0747 Document 0612756, real property records of Ellis County, Texas, with **BYRON W. HOPKINS AND TEMIKA HOPKINS, HUSBAND AND WIFE** grantor(s) and MERITAGE MORTGAGE CORPORATION as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **BYRON W. HOPKINS AND TEMIKA HOPKINS, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$192,500.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. Bank Trust Company, National Association**, as trustee, as successor-in-interest to **U.S. Bank National Association**, as Trustee for **MASTR Asset Backed Securities Trust 2006- HE3, Mortgage Pass-Through Certificates, Series 2006-HE3** is the current mortgagee of the note and deed of trust or contract lien.

### Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**Lot 8, Block 2, HOLLIE ACRES, An addition to Ellis County, Texas, according to the plat thereof recorded in Cabinet A, Slide 707, Plat Records, Ellis County, Texas.**

**8. Mortgage Servicer Information:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

**West Palm Beach, FL 33416-4605**

**Phone: 877-744-2506**

## Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**Date:** January 23, 2026



**Sandra White – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer**

C/O Power Default Services, Inc.  
7730 Market Center Ave, Suite 100  
El Paso, TX 79912  
Telephone: 855-427-2204  
Fax: 866-960-8298

For additional sale information visit: [www.mwzinlaw.com/tx-investors](http://www.mwzinlaw.com/tx-investors)

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Donna Stockman <sup>Certificate of Posting</sup> whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/29/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

000040

SCANNED

POSTED

FEB 04 2026

Notice of Foreclosure Sale

COUNTY CLERK  
ELLIS COUNTY, TEXAS

1. *Property to Be Sold.* The property to be sold is described as follows:

All that certain lot, tract or parcel of land being known and designated as **LOT 6, BLOCK F, of Hollywood Addition, Phase Two, an Addition to the City of Glenn Heights, Texas, according to the Corrected Plat recorded in Cabinet B, Slide 270, Plat Records, Ellis County, Texas**

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded in Ellis County, Texas. Inst. No. 2224909, Filing Date/Time June 17, 2022 at 09:56:00 AM of the real property records of Ellis County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: March 3, 2026

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 P.M.

Place: Ellis County Courthouse in Waxahachie, Texas, at the following location:  
THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. **THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.**

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any)

provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of **\$ 240,000.00**, executed by **Sandra D. Beard**, and payable to the order of **FMF Revocable Trust dated February 14, 2011**; (b) all renewals and extensions of the note, (c) any and all present and future indebtednesses of **Sandra Dentt Beard to FMF Revocable Trust**, Frank Farkas, Trustee is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

As of January 31, 2026, there was owed **\$ 237,151.60** on the note, being principal and interested, Fees/Expenses. The note is bearing interest at the rate of **\$ 61.51** per day thereafter.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Frank Farkas at PO Box 656, Rowlett TX 75030, Tel.No. 214-566-8167, Email- farkasdr@yahoo.com.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

February 4, 2026.



Frank Farkas, Trustee  
PO Box 656  
Rowlett, TX 75030  
(214) 566-8167

POSTED

SCANNED

FEB 5 2026

000041

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS §  
  §  
COUNTY OF ELLIS §

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

2617 Longshadow Lane, Midlothian, TX 76065; a/k/a

Lot 5, in Block 5, of Spring Creek- Phase 1, an Addition to the City of Midlothian, Ellis County, Texas, according to the Plat thereof recorded in Cabinet H, Slides 12 and 13, Plat Records, Ellis County, Texas;

2. **Owner(s):** Javor McCoy & Latoya McCoy

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

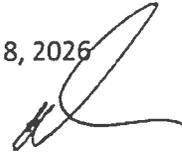
5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of The Homeowners Association of Spring Creek, Inc. a/k/a Spring Creek Estates for the failure of the above-referenced

owner(s) to pay assessments and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$10,454.89, as of January 8, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: January 8, 2026



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Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

000045

SCANNED

POSTED

FEB 05 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

### NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 33, BLOCK 9, SHADOWRIDGE UNIT III, AN ADDITION TO ELLIS COUNTY, TEXAS, RECORDED IN CABINET B, SLIDE 212, PLAT RECORDS, ELLIS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/15/2015 and recorded in Book 02830 Page 1274 Document 1508679 real property records of Ellis County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 03/03/2026

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by SHELDON WEBSTER, provides that it secures the payment of the indebtedness in the original principal amount of \$95,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Secretary of Veterans Affairs, an officer of the United States c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02/05/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

000047

SCANNER

POSTED

FEB 05 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Harmony Phase 3, filed on April 25, 2018, and recorded as Instrument No. 1811600 in the Official Public Records of Ellis County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Harmony Red Oak Homeowners Association, Inc. on July 8, 2021, March 15, 2022, April 9, 2022, and March 1, 2024, sent notice of default in payment of assessments to **RICHARD WAYNE LYNCH, an unmarried person**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **RICHARD WAYNE LYNCH, an unmarried person**, has continued to default in the payment of their indebtedness to Harmony Red Oak Homeowners Association, Inc. and the same is now wholly due, and Harmony Red Oak Homeowners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Harmony Red Oak Homeowners Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of March, 2026, between 10:00 a.m. and 4:00 p.m., Harmony Red Oak Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction on the northeast side of the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, Ellis County, Texas, or as designated by the Ellis County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 12:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

SIGNED: February 5, 2026.

**HARMONY RED OAK HOMEOWNERS ASSOCIATION, INC.**

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS    §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Harmony Red Oak Homeowners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on February 5, 2026.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 7, Block L, HARMONY PHASE 3, an addition to the City of Red Oak, Ellis County, Texas, according to the Map or Plat thereof recorded in Cabinet J, Slide(s) 181, Map and/or Plat Records, Ellis County, Texas, (the "Property").**

POSTED

FEB 05 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF ASSESSMENT LIEN SALE

SCANNED

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Coventry Crossing filed on January 14, 2015, as Instrument No. 1500901 of the Official Public Records of Ellis County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Coventry Crossing Homeowners Association, Inc. on June 21, 2022, August 11, 2022, and February 27, 2023, sent notice of default in payment of assessments to **MICHAEL HUEY and BETSAIDA HUEY, husband and wife**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **MICHAEL HUEY and BETSAIDA HUEY, husband and wife**, have continued to default in the payment of their indebtedness to Coventry Crossing Homeowners Association, Inc. and the same is now wholly due, and Coventry Crossing Homeowners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Coventry Crossing Homeowners Association, Inc.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 3rd day of March, 2026, between 10:00 a.m. and 4:00 p.m., Coventry Crossing Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction on the northeast side of the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, Ellis County, Texas, or as designated by the Ellis County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 12:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

SIGNED: February 5, 2026.

COVENTRY CROSSING  
HOMEOWNERS ASSOCIATION, INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS       §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Coventry Crossing Homeowners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on February 5, 2026.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 9, Block H, of COVENTRY CROSSING, PHASE 2, an addition to the City of Midlothian, Ellis County, Texas, according to the Map or Plat thereof recorded in Cabinet K, Slides 81-85, corrected in Cabinet K, Slides 119-123, of the Plat Records of Ellis County, Texas, (the "Property").**

000049  
000049

SCANNED

POSTED

FEB 05 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
   §  
COUNTY OF ELLIS               §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Coventry Crossing filed on January 14, 2015, as Instrument No. 1500901 of the Official Public Records of Ellis County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the “Declaration”). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Coventry Crossing Homeowners Association, Inc. on June 21, 2022, August 11, 2022, and February 27, 2023, sent notice of default in payment of assessments to **YOULANDA REED, an unmarried woman**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **YOULANDA REED, an unmarried woman**, has continued to default in the payment of their indebtedness to Coventry Crossing Homeowners Association, Inc. and the same is now wholly due, and Coventry Crossing Homeowners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Coventry Crossing Homeowners Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of March, 2026, between 10:00 a.m. and 4:00 p.m., Coventry Crossing Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction on the northeast side of the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, Ellis County, Texas, or as designated by the Ellis County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 12:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

SIGNED: February 5, 2026.

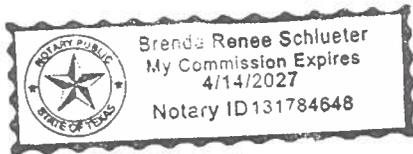
COVENTRY CROSSING  
HOMEOWNERS ASSOCIATION, INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS    §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Coventry Crossing Homeowners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on February 5, 2026.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 4, Block A, of COVENTRY CROSSING, PHASE 1, an addition to the City of Midlothian, Ellis County, Texas, according to the Map or Plat thereof recorded in Cabinet I, Slides 458-461, of the Plat Records of Ellis County, Texas, (the "Property").**

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POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS

§

COUNTY OF ELLIS

§

§

SCANNED

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

1610 Chuckwagon Drive, Midlothian, TX 76065; a/k/a

Lot 1A, Block B, COTTON CREEK RANCH, an Addition to the City of Midlothian, Ellis County, Texas, according to the Amended Plat recorded in Cabinet H, Slide 146, Map/Plat Records of Ellis County, Texas;

2. **Owner(s):** COTMID LLC, a Texas limited liability company

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Cotton Creek Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$11,909.06, as of February 4, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: February 4, 2026



---

Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

000051

SCANNED

POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS

§

COUNTY OF ELLIS

§

§

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

1640 Chuckwagon Drive, Midlothian, TX 76065; a/k/a

Lot 3A, Block B, COTTON CREEK RANCH, an Addition to the City of Midlothian, Ellis County, Texas, according to the Amended Plat recorded in Cabinet H, Slide 146, Map/Plat Records of Ellis County, Texas;

2. **Owner(s):** COTMID LLC, a Texas limited liability company

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

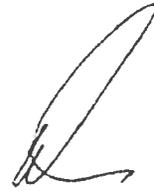
5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Cotton Creek Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$11,309.06, as of February 4, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: February 4, 2026



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Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

000052

SCANNED

POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS

§

COUNTY OF ELLIS

§

§

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

1630 Chuckwagon Drive, Midlothian, TX 76065; a/k/a

Lot 2A, Block B, COTTON CREEK RANCH, an Addition to the City of Midlothian, Ellis County, Texas, according to the Amended Plat recorded in Cabinet H, Slide 146, Map/Plat Records of Ellis County, Texas;

2. **Owner(s):** COTMID LLC, a Texas limited liability company

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Cotton Creek Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$17,035.06, as of February 4, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: February 4, 2026



---

Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

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000053

SCANNED

POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS

§

COUNTY OF ELLIS

§

§

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

1650 Chuckwagon Drive, Midlothian, TX 76065; a/k/a

Lot 4A, Block B, COTTON CREEK RANCH, an Addition to the City of Midlothian, Ellis County, Texas, according to the Amended Plat recorded in Cabinet H, Slide 146, Map/Plat Records of Ellis County, Texas;

2. **Owner(s):** COTMID LLC, a Texas limited liability company

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Cotton Creek Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$10,459.06, as of February 4, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: February 4, 2026



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Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

000054

SCANNED

POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

STATE OF TEXAS §  
COUNTY OF ELLIS §

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Ellis County, Texas and more fully described as:

1800 Chuckwagon Drive, Midlothian, TX 76065; a/k/a

Lot 5A, Block B, COTTON CREEK RANCH, an Addition to the City of Midlothian, Ellis County, Texas, according to the Amended Plat recorded in Cabinet H, Slide 146, Map/Plat Records of Ellis County, Texas;

2. **Owner(s):** COTMID LLC, a Texas limited liability company

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

**Date:** Tuesday, March 3, 2026

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Ellis County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Cotton Creek Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$12,134.06, as of February 4, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: February 4, 2026



---

Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

MANNING & MEYERS  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

000055

SCANNED

POSTED

FEB 06 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

**Notice of Trustee's Sale**

**Date:** February 4, 2026

**Trustee:** TERESA SCHILLER or HARRELL, STOEBNER & VILLANUEVA,  
P.C.

**Trustee's Address:** c/o Harrell, Stoebner & Villanueva, P.C.  
Attorneys at Law  
2106 Bird Creek Drive  
Temple, Texas 76502

**Mortgagee (Beneficiary/Lender):** TRES VIDAS, INC.

**Contract for Deed:** Note dated March 1, 2008 in the amount of \$60,000.00

**Contract for Deed:**

**Date:** March 1, 2008

**Grantor:** SANDRA A. HESTER

**Mortgagee (Beneficiary/Lender):** TRES VIDAS, INC.

**Recording information:** The above referenced Memorandum for Contract for Deed is recorded in Vol. 02371, Page 1499, Official Public Records of Real Property of Ellis County, Texas.

**Property:**

All that certain lot, tract or parcel of land situated in the City of Milford, Ellis County, Texas, and being out of the Lucy Dunnegan Survey, Abstract No. 301, and being .34 acre, and part of the N.M. Pickett Lot, being more particularly described in Exhibit "A" attached hereto and made a part hereof for all purposes.

**County:** Ellis

**Date of Sale (first Tuesday of the month):** Tuesday, March 3, 2026

**Earliest Time of Sale:** One o'clock p.m. (1:00)

**Place of Sale:** The South porch of the Ellis County Courthouse or being the location designated by the Commissioner's Court for such sales.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED

FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Mortgagee has appointed W. RANDY HARRELL, or ERIC STOEBNER, or KAREN VILLANUEVA, as Trustee (s) under the Contract for Deed. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Contract for Deed.

**THIS INSTRUMENT APPOINTS THE TRUSTEE (S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF TRUSTEE'S SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

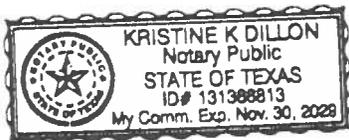
Notice is given that on the Date of Sale, Trustee(s) will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Earliest Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

ERIC STOEBNER  
2106 BIRD CREEK DRIVE, TEMPLE, TEXAS  
76502

STATE OF TEXAS           §  
COUNTY OF BELL       §

This instrument was acknowledged before me on this the 4<sup>th</sup> day of February, 2026, by ERIC STOEBNER.

NOTARY PUBLIC, STATE OF TEXAS



All that certain lot, tract or parcel of land situated in the CITY of MILFORD, ELLIS COUNTY, TEXAS, and being out of the LUCY DUNNEGAN SURVEY, ABSTRACT NO. 301, and being .34 ACRE and a part of the N.M. PICKETT LOT described by metes and bounds below and commonly known as 303 S. MAIN, MILFORD, ELLIS COUNTY, TEXAS 76670.

Beginning at the Southwest corner of such N.J. PICKETT tract, and also being in the East line of Main Street of Milford (now U. S. Highway 77);

THENCE, North 26 deg. East with the West line of said N.M. PICKETT lot and the East line of Main Street, 95 feet to an iron stake, the Southwest corner of the Jack McCarter lot;

THENCE, South 64 deg. East with the South line of the Jack McCarter tract, 164 feet to an iron stake in the West line of the Stanley H. Greenhill, Jr., lot, said lot being described in Vol. 405, page 251, Deed Records of Ellis County, Texas.

THENCE, South 26 deg. West with the West line of the Stanley H. Greenhill, Jr. lot, 95 feet to an iron stake in the South line of the said PICKETT LOT;

THENCE North 64 deg. West with the South line of the Pickett lot, 164 feet to the PLACE of BEGINNING, and being the same property conveyed in the deed from Wilson L. Clanton and wife to James Earl Bradley and wife by deed dated September 30, 1958, recorded in Vol. 464, page 585 of the Deed Records of Ellis County, Texas, /

**EXHIBIT "A"**

Notice of Substitute Trustee's Sale

**POSTED**

FEB 09 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

000056

Date: February 9, 2026  
Substitute Trustee: Amanda Unarut  
1015 Ferris Ave.  
Waxahachie, Texas 75165

SCANNED

Lender: Ladd Vien

Note: A certain promissory note executed by ECTOR GARCIA ZAVALA & OLGA RAMIREZ; dated February 7, 2022, in the original principal amount of \$255,657.00, or as thereafter modified, bearing interest as therein specified, payable to Ladd Vien, and containing an attorney's fee clause, with interest and principal being payable as therein specified.

Deed of Trust: Date: February 7, 2022

Grantor: ECTOR GARCIA ZAVALA & OLGA RAMIREZ

Lender: Ladd Vien

Recording information: Said Deed of trust being recorded in the Real Property Records of Ellis County,

Property: All that certain lot, tract or parcel of land being known and designated as Lot 2 of Block 1, INDIAN HILLS Addition, Unit IIIV, an Addition to the City of Waxahachie, Ellis County, Texas, according to the Plat thereof recorded in Cabinet G, Slide 72, Plat Records, Ellis County, Texas.

County: Ellis County

Date of Sale (first Tuesday of month): March 3, 2026

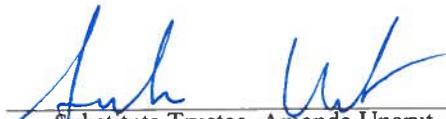
Time of Sale: between 10:00 A.m.to 4:00 p.m.

Place of Sale: Ellis County Courthouse in the location designated by the Ellis County Commissioners.

Lender has appointed Glynn Lowrie as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

The Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

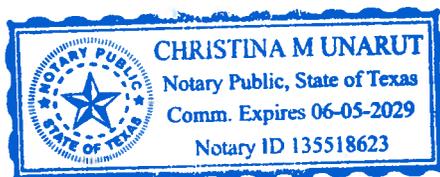
  
Substitute Trustee, Amanda Unarut

STATE OF TEXAS           §  
  §  
COUNTY OF ELLIS       §

This instrument was acknowledged before me on February 9, 2026, by Amanda Unarut, Substitute Trustee



Notary Public, State of Texas



310 Sage

Notice of Trustee's Sale

POSTED

FEB 09 2026

000057

COUNTY CLERK  
ELLIS COUNTY, TEXAS

SCANNED

Date: February 9, 2026  
Trustee: Glynn Lowrie  
1015 Ferris Ave.  
Waxahachie, Texas 75165

Lender: Ladd Vien

Note: A certain promissory note executed by **TRISTAN D. FREEMAN**; dated February 22, 2024, in the original principal amount of \$151,000.00, or as thereafter modified, bearing interest as therein specified, payable to Ladd Vien, and containing an attorney's fee clause, with interest and principal being payable as therein specified.

Deed of Trust: Date: February 22, 2024

Grantor: **TRISTAN D. FREEMAN**

Lender: Ladd Vien

Recording information: Said Deed of trust being recorded in the Real Property Records of Ellis County,

Property: All that certain lot, tract or parcel of land being Lot6, Block 5, Lake View Division 24, an Addition to City of Ennis, Ellis County, Texas, according to the plat of record in Volume 280, Page 142, Official Public Records, Ellis County Texas, Tax ID 159382

County: Ellis County

Date of Sale (first Tuesday of month): **March 3, 2026**

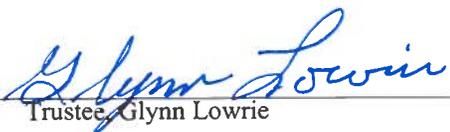
Time of Sale: between 10:00 A.m.to 4:00 p.m.

Place of Sale: Ellis County Courthouse in the location designated by the Ellis County Commissioners.

Lender has appointed Glynn Lowrie as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

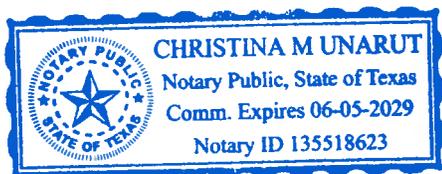
The Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
Trustee, Glynn Lowrie

STATE OF TEXAS §  
§  
COUNTY OF ELLIS §

This instrument was acknowledged before me on February 9, 2026, by Glynn Lowrie, Trustee



  
Notary Public, State of Texas

000062

SCANNED

POSTED

FEB 09 2026

CLERK  
ELLIS COUNTY TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 05/08/2020  
Grantor(s): RONNIE RAY FORMAN SR AND TINA FORMAN, HUSBAND AND WIFE  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$190,000.00  
Recording Information: Instrument 2016064  
Property County: Ellis  
Property: (See Attached Exhibit "A")  
Reported Address: 122 REDDING LN, RED OAK, TX 75154-6371

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Nationstar Mortgage LLC  
Mortgage Servicer: Nationstar Mortgage LLC d/b/a Mr. Cooper  
Current Beneficiary: Nationstar Mortgage LLC  
Mortgage Servicer Address: 8950 Cypress Waters Blvd., Coppel, TX 75019

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of March, 2026  
Time of Sale: 1:00 PM or within three hours thereafter.  
Place of Sale: AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 02/09/2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

By: Donna Stockman

**Exhibit "A"**

LOT 12, BLOCK "K", THE COVE OF HICKORY CREEK, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME J, PAGES 410-411, AND AMENDED IN VOLUME J, PAGES 564-565 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

SCANNED

000063

POSTED

FEB 09 2026

COUNTY CLERK 25-010726  
ELLIS COUNTY, TEXAS

490 Alysa Lane, Waxahachie, TX 75167

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

**1. Date, Time, and Place of Sale.**

Date: 03/03/2026

Time: Between 10:00 AM - 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Ellis County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 10/09/2019 and recorded in the real property records of Ellis County, TX and is recorded under Clerk's File/Instrument Number 1931527, with Tyler Mannie (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for The Cowboy Bank of Texas, a Texas Corporation mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Tyler Mannie, securing the payment of the indebtedness in the original amount of \$366,900.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIZENS BANK NA f/k/a RBS CITIZENS NA is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 1, OF RAVENWOOD ESTATES, AN ADDITION IN ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET J, SLIDE 254, OF THE PLAT RECORDS, OF ELLIS COUNTY, TEXAS, AND AS CORRECTED BY AFFIDAVIT OF CORRECTION RECORDED IN INSTRUMENT NUMBER 1809181, OFFICIAL PUBLIC RECORDS, ELLIS COUNTY, TEXAS.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Citizens Financial Group, Inc., as Mortgage Servicer, is representing the current Mortgagee whose address is:

CITIZENS BANK NA f/k/a RBS CITIZENS NA  
1 Citizens Plaza  
Providence, RI 02903



**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, OR  
AUCTION.COM LLC, OR Jeff Benton, Michelle  
Schwartz, Guy Wiggs, Donna Stockman, David  
Stockman, Russell Stockman, Janet Pinder, Jack  
Beckman, Jamie Dworsky, Angela Cooper or Brandy  
Bacon OR Kirk Schwartz, Esq., or Carson Emmons,  
Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq.,  
c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX  
75038. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of  
the Ellis County Clerk and caused to be posted at the Ellis County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

000064

SCANNED

POSTED  
FEB 09 2026  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS,** ANTHONY JOSEPH COTTON, A SINGLE PERSON delivered that one certain Deed of Trust dated FEBRUARY 22, 2024, which is recorded in INSTRUMENT NO. 2405128 of the real property records of ELLIS County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$529,900.00 payable to the order of PARKSTONE MORTGAGE, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS,** default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

**WHEREAS,** the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

**WHEREAS,** VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

**THEREFORE, NOTICE IS HEREBY GIVEN** that on MARCH 3, 2026, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 6, BLOCK 27, OF BRIDGEWATER PHASE 1A, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF FILED IN VOLUME N, PAGE 49, PLAT RECORDS, ELLIS COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of ELLIS County, Texas, for such sales (OR AT SOUTHEAST PORCH AT FRONT ENTRANCE).

**BE ADVISED** that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 9, 2026.

SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR JEFF BENTON,  
BRANDY BACON, BRENDA WIGGS, DAVID  
STOCKMAN, GUY WIGGS, DONNA STOCKMAN,  
JANET PINDER, BRANDY BACON, MICHELLE  
SCHWARTZ, JAMIE DWORSKY, OR ANGELA  
COOPER

FILE NO.: GMG-3354  
PROPERTY: 4226 CAPSTONE ROAD  
MIDLOTHIAN, TX 76065  
  
ANTHONY JOSEPH COTTON

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263



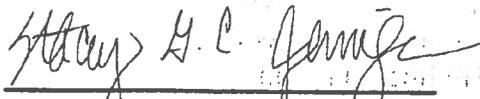
CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed December 17, 2025

  
United States Bankruptcy Judge

BTXN 060 (rev. 10/19)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

In Re:  
Anthony Cotton

Debtor(s)                    §  
                                     §     Case No.: 25-34715-sg13  
                                     §     Chapter No.: 13  
                                     §

**ORDER DISMISSING CASE**

The Debtor(s), having been given notice that this case would be dismissed upon the failure to timely file:

- Pay the required filing fee in installments as directed in the Order regarding the Application to Pay Filing Fee in Installments, or Order denying/revoking the Application for Waiver of the Chapter 7 Filing Fee.
- List of creditors required to be filed with the petition by N.D.TX L.B.R. 1007-1(a) **within 48 hours** from the issuance of the Notice of Deficiency
- Schedules A - J pursuant to Fed. R. Bankr. P. 1007(c) **within 14 days** of the filing of the Petition
- Declaration for Electronic Filing III(B)(3) **within 7 days** of the filing of the Petition.
- Declaration About an Individual Debtor's Schedules (Official Form 106Dec) **within 14 days** of the date of the filing of the petition.
- Declaration Under Penalty of Perjury for Non-Individual Debtors (Official Form 202) **within 14 days** of the date of the filing of the petition.
- Statement of Financial Affairs pursuant to Fed. R. Bankr. P. 1007(c) **within 14 days** of the filing of the Petition

- Plan/Plan Summary pursuant to Fed. R. Bankr. P. 3015 **within 14 days** of the filing of the Petition
- List of twenty largest unsecured creditors **within 48 hours** of the date of the filing of the Petition
- Social Security/Tax ID number **within 48 hours** from the issuance of the Notice of Deficiency
- Form 121 **within 48 hours** of the date of the Petition
- Summary of Assets and Liabilities (Official Form 106Sum/206Sum) **within 14 days** of the date of the filing of the Petition
- A complete original petition was not filed **within 3 days** from the issuance of the Notice of Deficiency
- Certificate of completion from an approved credit counseling course completed **within 180 days** of the date of the filing of the Petition
- Copies of employee income records **within 14 days** of the date of the filing of the Petition
- Statement of Current Monthly Income **within 14 days** of the date of the filing of the Petition
- Chapter 15 Service List **within 14 days** of the date of the filing of the Petition
- Cash Flow Statement **within 7 days** of the date of the filing of the Petition
- Balance Sheet **within 7 days** of the date of the filing of the Petition
- Statement of Operations **within 7 days** of the date of the filing of the Petition
- All required documents pursuant to 11 U.S.C. § 521 **within 45 days** of the filing of the Petition
- Other:

**ORDERED** that this case is **DISMISSED**; and it is further

**ORDERED** that this Order shall not be deemed a bar to refile under 11 U.S.C. §109(g).

The above styled and numbered case will be closed 21 days after the entry of this order provided that it is a single debtor case or a joint debtor case and both debtors are dismissed.

### End of Order ###

**POSTED**  
 FEB 09 2026  
 COUNTY CLERK  
 ELLIS COUNTY, TEXAS

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS, EDWARD FISHER AND ANGELA FISHER, HUSBAND AND WIFE** delivered that one certain Deed of Trust dated JULY 22, 2022, which is recorded in INSTRUMENT NO. 2230945 of the real property records of ELLIS County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$611,800.00 payable to the order of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS,** default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

**WHEREAS,** the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

**WHEREAS,** GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

**THEREFORE, NOTICE IS HEREBY GIVEN** that on **MARCH 3, 2026,** beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 26, BLOCK B, OF HIDDEN CREEK PHASE THREE, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE REPLAT THEREOF RECORDED IN CABINET K, SLIDE 280-282, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of ELLIS County, Texas, for such sales (OR AT SOUTHEAST PORCH AT FRONT ENTRANCE).

**BE ADVISED** that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 9, 2026.



SUBSTITUTE TRUSTEE(S)  
 MICHAEL J. SCHROEDER OR JEFF BENTON OR  
 BRANDY BACON OR MICHELLE SCHWARTZ OR  
 DAVID STOCKMAN OR GUY WIGGS OR DONNA  
 STOCKMAN OR JANET PINDER OR JAMIE  
 DWORSKY OR ANGELA BROWN OR LESLIE SHULER

FILE NO.: GMG-3224  
 PROPERTY: 487 WHISPERING WAY  
 RED OAK, TEXAS 75154  
 EDWARD FISHER

NOTICE SENT BY:  
 MICHAEL J. SCHROEDER  
 3610 NORTH JOSEY LANE, SUITE 206  
 CARROLLTON, TEXAS 75007  
 Tele: (972) 394-3086  
 Fax: (972) 394-1263



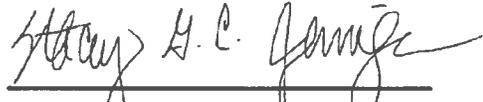
CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed February 1, 2026

  
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

In re: EDWARD TYRONE FISHER	§	
	§	Case No. 25-34352
	§	Chapter 13
GATEWAY MORTGAGE,	§	
A DIVISION OF GATEWAY FIRST BANK ,	§	
Movant,	§	
vs.	§	Doc. No. 21
EDWARD TYRONE FISHER, Debtor(s),	§	Hearing: January 29, 2026
and THOMAS POWERS , Trustee,	§	
Respondents.	§	

**ORDER TERMINATING STAY**

This case came on for hearing on this date before this Court upon the Motion for Relief from Stay of Act Against Property filed by GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK ("Movant"); and it appearing that all notices of hearing on said Motion were properly served upon all parties entitled to notice thereof; and it appearing that the Motion was unopposed; and the Court being fully advised in the premises, finds that the Motion should be granted.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the automatic stay of 11 U.S.C. § 362 is hereby TERMINATED as to GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, its successors and assigns, with respect to the real property locally known as 487 WHISPERING WAY, RED OAK, TEXAS 75154 and legally described as:

LOT 26, BLOCK B, OF HIDDEN CREEK PHASE THREE, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE REPLAT THEREOF RECORDED IN CABINET K, SLIDE 280-282, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

to allow said creditor, or its successors and assigns, to have such contacts with the Debtor(s) and to take appropriate actions against said Property pursuant to the terms and provisions of the Note and Deed of Trust attached to the Motion and pursuant to applicable state law.

IT IS FURTHER ORDERED that the provisions of Bankruptcy Rule 4001(a)(4) shall not apply to this order.

###END OF ORDER###

After Entry, Return Copy to:  
Michael J. Schroeder  
Michael J. Schroeder, P.C.  
3610 North Josey Lane, Suite 206  
Carrollton, Texas 75007  
Fax (972)394-1263

GMG-3224

000066

SCANNED

POSTED  
FEB 09 2026  
COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF RED OAK, COUNTY OF ELLIS, STATE OF TX, AND IS DESCRIBED AS FOLLOWS: LOT 7, BLOCK E, OF CAMDEN PARK OF RED OAK, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP/PLAT THEREOF RECORDED IN VOLUME J, PAGE(S) 121, OF THE PLAT RECORDS, ELLIS COUNTY, TEXAS. A.P.N.: 269968

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: March 3, 2026

Time: The sale shall begin no earlier than 1:00 PM or no later than three hours thereafter. The sale shall be completed by no later than 4:00 PM.

Place: ELLIS County, the southeast porch of the Ellis County Courthouse in Waxahachie, TX, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted.

3. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute trustee. The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee. If the Foreclosure Sale is passed, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

4. The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

5. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the property.

xx7324 Espinoza

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

6. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Exa Vanessa Espinoza ("Debtor"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated December 10, 2020 and executed by Debtor in the Original Principal Amount of \$229,180.00. The current beneficiary of the Deed of Trust is JG Cooper Development Inc., 323 5th Street, Eureka, CA 95501. The Deed of Trust is dated December 10, 2020, designating Brett M. Shanks as the Original Trustee and is recorded in the office of the County Clerk of ELLIS County, Texas, under Instrument No. 2101681, of the Real Property Records of ELLIS County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgagee under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 4920 Westport Drive, The Colony, Texas 75056, who sent this notice, or to the mortgage servicer, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501.

7. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

8. **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

DATED 02/09/2026



Jeff Benton, Brandy Bacon, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper Brown, David Garvin, Leslie Shuler, Robin Shelton, Richard E. Anderson, Ray Vela, Cesar DelaGarza

4920 Westport Drive  
The Colony, Texas 75056  
214.276.1545 - telephone  
214.276.1546 - facsimile  
Substitute Trustees

xx7324 Espinoza

000067

SCANNED

POSTED

FEB 10 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as 116 Highland Dr., Ennis, Texas 75119 and more specifically described as:

LOT 4, BLOCK 2, HIGHLAND PARK ADDITION NO. 1, AN ADDITION TO THE CITY OF ENNIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 320, PLAT RECORDS, ELLIS COUNTY, TEXAS.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, March 3, 2026

Time: The sale shall begin no earlier than 1:00 P.M. and end no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: South porch of the Ellis County Courthouse or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

**Assert and protect your rights as a member of the Armed Forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserved component of the Armed Forces of the United States, please send notice of the active duty military service to the sender of this notice immediately.**

Date of Deed of Trust: March 3, 2023

Grantor/Mortgagor: Robert Trejo and Rachel Trejo

Original Beneficiary/Mortgagee: MW Stanton Investments

Current Beneficiary/Mortgagee: MW Stanton Investments, C/O Franklin W. Cram, 2000 East Lamar, Blvd, Suite 600, Arlington, Texas 76003

Substitute Trustee: Franklin W. Cram, 2000 East Lamar, Blvd, Suite 600, Arlington, Texas 76003

The Deed of Trust permits the Substitute Trustee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not

appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Trustee hereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash within one hour after the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Robert Trejo and Rachel Trejo. The Deed of Trust is dated March 3, 2023, and is recorded in the office of the County Clerk of Ellis County, Texas, in Instrument No. 2307445, of the Real Property Records of Ellis County, Texas. The Property will be sold "AS IS" without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of Texas Property Code Sections 51.002 and 51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Promissory Note in the original principal amount of \$224,000.00, executed by Robert Trejo and Rachel Trejo, and payable to the order of MW Stanton Investments; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness. This debt has been accelerated.

Questions concerning the sale may be directed to the undersigned.

6. Default and Request To Act. Default has occurred under the deed of trust, and the Noteholder requested and appointed me, as Trustee, to conduct this sale. Notice is given that before the sale the Noteholder may appoint another person substitute trustee to conduct the sale.

DATED: February 9, 2026



FRANKLIN W. CRAM  
Substitute Trustee  
2000 East Lamar, Blvd, Suite 600,  
Arlington, Texas 76003  
(817) 453-0541

(817) 453-8964 Fax

STATE OF TEXAS

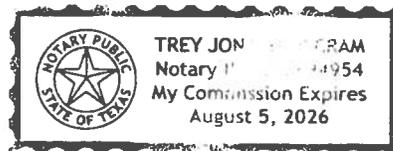
COUNTY OF TARRANT

This instrument was acknowledged before me on this 9 day of February, 2026, by Franklin W. Cram, Substitute Trustee.



Notary Public, State of Texas

AFTER RECORDING RETURN TO:  
Franklin W. Cram  
Franklin W. Cram, P.C.  
Franklin W. Cram, 2000 East Lamar Blvd  
Suite 600  
Arlington, Texas 76003



000069

SCANNED

POSTED

FEB 10 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Notice is hereby given that a public sale auction of the Property (as that term is defined below) will be held at the date, time, and place specified herein. **Information regarding the indebtedness and deed of trust lien that is the subject of this appointment:**

Promissory Note:

Date: October 25, 2024  
Borrower(s): Into the Storm Land Capital LLC  
Payee: Builders Capital Mortgage Trust 2023-2, final assignee of Macoy Capital Mortgage LLC  
Committed Loan Amount: \$17,833,302.62

Deed of Trust, Security Agreement, Assignment of Leases and Rents, Assignment of Contracts and Plans, and Fixture Filing:

Date: October 25, 2024  
Grantor(s): Into the Storm Land Capital LLC  
Original Trustee: TRUSTEE SERVICES, INC.  
Recorded in: Instrument Number 2434857, Ellis County, Texas.

Property:

Tract One:

Lots 5, 6, 7, 8, 9, 11, 12, 13 and 14, Block 1; Lots 4, 5, 7, 8, 9, 10, 11, 12, 13, 14 and 19, Block 10; Lots 35, 38, 43, 45, 46, 47, 49, 60, 67 and 69, Block 12; Lots 2, 4, 5, 6, 7, 9, 10, 11, 12, 13, 14 and 17, Block 13; Lots 3, 5, 7, 8, 9, 10, 12 and 14, Block 14, of Brahman Ranch Phase 1A, an addition to the City of Venus, Ellis County, Texas, according to the Plat thereof recorded in Cabinet N, Slide 12, of the Plat Records of Ellis County, Texas.

Tract Two:

Being a 53.92 acres (2,348,813 Square Feet) Tract of Land situated in the Jesse Jackson Survey, Abstract No. 560, James Bateman Survey, Abstract No. 103, Stephen B. Price Survey, Abstract No. 860 and the J. E. McQuaffler Survey, Abstract 781, City of Venus, Ellis County, Texas; being a portion of that called 200.046 acres (Tract 1) and that called 97.8915 acres (Tract 5), conveyed to Falls Creek Land & Cattle, LLC., deed of record in Document No. 1808509, Deed Records, Ellis County, Texas, (D.R.E.C.T.) and being more particularly described by metes and bounds as follows:

COMMENCING at a 1/2-inch iron rod with cap stamped "Rockin' CT" found in the west right of way (R.O.W.) line of F.M. Highway 157 (variable width) and marking the northeast corner of that tract conveyed to Jason D. Stottlemire & Jill S. Stottlemire, by deed of record in Volume 1890, Page 1778, D.R.E.C.T. and in the south line of Brahman Ranch Phase 1A;

THENCE, South 61°32'25" West, 1,046.66 feet with the north line of said Stottlemire tract to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" (ir w/cap) set marking the northwest corner of said Stottlemire tract being THE POINT OF BEGINNING, and being a northeast corner of the herein described tract;

THENCE, South 28°14'24" East, 825.08 feet with the west line of said Stottlemire tract to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking the southwest corner of that tract conveyed to Timothy D. Stottlemire and Linda K. Stottlemire by deed of record in Volume 2692, Page 1143, D.R.E.C.T.;

THENCE, South 82°04'51" West, 2,428.83 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 29°42'08" West, 296.13 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, South 59°56'10" West, 648.57 feet to a 1/2-inch iron rod with cap stamped "APEX

LAND SURVEYING" set marking a corner;

THENCE, North 00°45'35" West, 251.47 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 05°28'06" East, 162.43 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 45°32'32" East, 84.16 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 13°45'06" West, 69.55 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 54°08'52" East, 69.46 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 05°27'23" East, 63.25 feet to a 1/2-inch iron rod with cap stamped "APEX LAND

SURVEYING" set marking a corner;  
THENCE, North 33°21'13" East, 121.68 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 37°55'39" East, 61.85 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 23°53'29" East, 60.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 33°21'13" East, 60.83 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 23°53'29" East, 120.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 14°25'44" East, 60.83 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 01°16'17" East, 65.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 11°08'49" West, 58.02 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 24°37'21" East, 66.51 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 00°24'52" East, 213.49 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 89°35'08" East, 67.35 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 00°41'17" West, 290.30 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 84°24'01" East, 292.65 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set in the west line of an Old Ocean Fuel Co. 80 feet wide easement, deed of record in Volume 471, Page 288 and Volume 471, Page 16, D.R.E.C.T. marking a corner of the herein described tract;  
THENCE, South 05°35'59" East, 212.92 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 03°39'23" East, 56.54 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 03°47'23" East, 140.98 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 08°59'13" East, 113.96 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 25°44'59" East, 127.94 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 25°47'56" East, 86.17 feet with the west line of said 80 feet wide easement, to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set for corner to a point and the beginning of a non-tangent curve to the left;  
THENCE, 82.91 feet with said curve to the left having a radius of 463.00 feet, a central angle of 10°15'38" and a chord bearing North 79°09'08" East, 82.80 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set in the east R.O.W. line of the aforementioned Old Ocean Fuel Co. easement;  
THENCE, South 25°47'56" East, 158.05 feet with the east line of said easement to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°41'25" East, 124.99 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°45'10" East, 60.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, North 62°37'26" East, 120.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 27°22'34" East, 23.84 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°37'26" East, 170.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 27°22'34" West, 35.98 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°37'26" East, 306.85 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;

THENCE, South 27°22'34" East, 35.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°37'26" East, 274.96 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 27°22'34" West, 35.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°37'26" East, 120.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 27°22'34" East, 5.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 62°37'26" East, 180.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 27°22'34" West, 135.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 62°37'26" West, 45.55 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 28°27'42" West, 122.87 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 61°32'18" East, 415.00 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, South 28°27'42" East, 60.03 feet to a 1/2-inch iron rod with cap stamped "APEX LAND SURVEYING" set marking a corner;  
THENCE, North 61°37'07" East, 18.34 feet to the POINT OF BEGINNING and CONTAINING 53.92 acres (2,348,813 Square Feet) of land, more or less.

Present Owner of Note and Beneficiary under Deed of Trust:

Macoy Capital Mortgage, LLC assigned all rights and interest in the Promissory Note and Deed of Trust to Construction Loan Services II, LLC pursuant to the Assignment of Security Instrument and Other Loan Documents dated October 25, 2024. Construction Loan Services II, LLC assigned all rights and interest in the Promissory Note and Deed of Trust to Builders Capital Finance II, LLC pursuant to the Assignment of Deed of Trust dated February 4, 2026. Builders Capital Finance II, LLC assigned all rights and interest in the Promissory Note and Deed of Trust to Builders Capital Mortgage Trust 2023-2 dated February 4, 2026. The referenced Assignments of Deed of Trust having been recorded in Ellis County Deed Records with the Instrument Numbers 2434878, 2603904, and 2603905, respectively.

**Information regarding the public sale to be held:**

Substitute Trustee: Christopher V. Arisco, John Easter, Wesley W. McCutcheon, David Garvin, Jeff Benton, Brandy Bacon, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper Brown, Leslie Shuler, and Robin Shelton

C/O PADFIELD & STOUT, LLP  
100 Throckmorton Street, Suite 700  
Fort Worth, Texas 76102

Appointed by written instrument to be filed and recorded in the Official Public Records of Ellis County, Texas.

Date of Sale: March 3, 2026, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Texas local time, but in no event later than 3 hours thereafter.

Place of Sale: **The sale will occur at the south porch of the Ellis County Courthouse, as the primary sales area, or as designated by the Commissioners Court of Ellis County, Texas pursuant to Section 51.002 of the Texas Property Code.**

Default has occurred in the payment of the indebtedness evidenced by the Promissory Note. Because of such default, Builders Capital Mortgage Trust 2023-2 appointed a Substitute Trustee and has requested the Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that, on the date and time and at the place set forth hereinabove, the Substitute Trustee, will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens, or other matters affecting the title to the Property. Neither Substitute Trustee nor Builders Capital Mortgage Trust 2023-2, make any representation of warranty (express or implied) regarding the title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then-owing with respect to the Property.



\_\_\_\_\_  
Donna Stockman, Substitute Trustee

Please Return File-Stamped Copy to:

Padfield & Stout, LLP

Attn: Wesley M. McCurcheon

100 Throckmorton Street, Suite 700

Fort Worth, Texas 76102

000070

SCANNED

POSTED

FEB 10 2026

COUNTY CLERK  
ELLIS COUNTY, TEXAS

NOTICE OF TRUSTEE'S SALE

STATE OF TEXAS §  
  §  
COUNTY OF DALLAS §

KNOW ALL MEN BY THESE PRESENTS:

That notice is hereby given of a public non-judicial foreclosure sale.

1. **PROPERTY TO BE SOLD.** The property to be sold is located in Ellis County, Texas, and more particularly described as follows:

**Being Lots 2 and 3, Block 13, of the Valley View Addition, an Addition to the City of Ennis, Ellis County, Texas according to the Plat thereof recorded in Cabinet A, Slide 79, Plat Records of Ellis County, Texas. Being more commonly known as 801 Crisp Road, Ennis, Texas 75119.**

This conveyance will be made subject to any exceptions referenced in the Deed of Trust (herein defined) to the extent the same are still in effect and shall not cover any property that has been released from the liens of the Deed of Trust, if any.

2. **DATE, TIME AND PLACE OF SALE.** The sale is scheduled to be held at the following date, time and place:

DATE:           March 3, 2026  
  
TIME:           Not earlier than **1:00 PM.** or within three (3) hours thereafter.  
  
PLACE:          at the area being designated by the Elliss County Commissioner's Court for foreclosure sales.

3. **TERMS OF SALE.** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of sale for the property being sold.

4. **TYPE OF SALE.** The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by a Deed of Trust executed by Mamie Loyce Evans. The Deed of Trust is dated February 2, 2025, and is recorded in the

Office of the County Clerk of Ellis County, Texas, as **County Clerk's Instrument No. 2504547**.

5. **OBLIGATIONS SECURED.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to the Promissory Note in the principal sum of \$15,742.68, executed by Mamie Loyce Evans, and payable to the order of The Denley Group, LLC. The Denley Group, LLC is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust and is referred to herein as the "Beneficiary".

As of February 10, 2026, there was owed \$24,206.35 on the Note in principal and interest, plus additional amounts for late fees and attorneys' fees. An exact statement of the amount due, owing and secured by the Deed of Trust may be obtained by contacting the undersigned or by contacting the Beneficiary as follows:

The Denley Group, LLC  
3008 Canton Street  
Dallas, Texas 75226-1605

6. **DEFAULT AND REQUEST TO ACT.** Default has occurred under the Deed of Trust and the Beneficiary has requested me, as the Trustee to conduct this sale. Notice is given that prior to the sale Beneficiary may appoint another person as a Substitute Trustee to conduct the sale.

DATED this the day of February 10, 2026.



NICHOLAS PETROFF, Substitute Trustee

**AFTER RECORDING RETURN TO:**

Nicholas Petroff  
3008 Canton Street  
Dallas, Texas 75226-1605